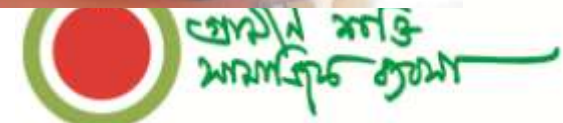


Proposed NU Business Name: KAMAL TELECOM AND ELECTRONICS



Project identification and prepared by: Md Nazim Uddin,
Nagarpur Unit Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.KAMAL KHAN
Age	:	10-4-1994 (23 Years)
Education, till to date	:	H,S,C
Marital status	:	Married
Children	:	0Dauther 0 Son
No. of siblings:	:	1Brothers Sisters
Address	:	Vill: LARUE GRAM ,P.O:PONGBAYJORA ,P.S: Nagarpur, Dist: Tangail.

Parent's and GB related Info

(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST:RAHIMA BEGUM
(iii) Father's name	:	MD:JAMSHID KHAN
(iv) GB member's info	:	Branch: NAGARPAR Centre # 12/M (Female), Member ID: 3029Group No:03 Member since: 25-01-2008-13(5Years) First loan: BDT = 6000 Last Loan =16000

Further Information:

(v) Who pays GB loan installment	:	Outstanding loan:= NIL
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA TMSS BURO, etc	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences & Skill	:	03 years of business experience.
Own Business and Training Info	:	03years experience in running business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01768644810
Family's Contact No.	:	01768644810
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagarpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST :RAHIMA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 6,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

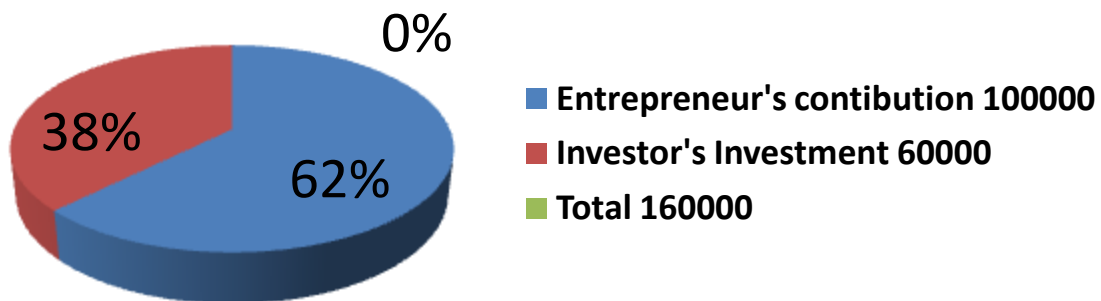
Business Name	:	KAMAL TELECOM AND ELECTRONICS
Location	:	PONGBAYJORA BAZZAR NAGORPAR TANGAIL
Total Investment in BDT	:	BDT160 ,000/-
Financing	:	Self BDT 100,000/- (from existing business) 62 % Required Investment BDT 60,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12ft= 144square ft
Security of the shop	:	BDT 2,0,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; , mobail , batary kasing kovar galas paper chargar beakash lorad etc. ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is rented . ▪Collects goods from .tangail - Agreed grace period is 3 months

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
TEKECOM ITEM	3,500	105,000	1,260,000
Servicing	0	0	0
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
TELECOM ITEM	2,800	84,000	1,008,000
Total variable Expense (B)	2,800	84,000	1,008,000
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		500	6,000
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Graud Bill		0	0
Generator Bill		0	0
Mobile Bill		300	3,600
Total fixed Cost (D)		7,500	90,000
Net Profit (E) [C-D]		13,500	162,000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
MOBAIL	14	2000	28000	BEKASH	1	0	40,000	68,000
BATARI	47	150	7050	MOBAIL LORD	1	0	20,000	27,050
KASING	30	70	2100					2,100
KAVAR	15	70	1050				0	1,050
GLASSPAPER	15	45	675				0	675
CHARGAR	35	80	2800				0	2,800
BEKASH	1	0	20000				0	20,000
LOAD	1	0	5000				0	5,000
			0				0	0
Others			13325	Others		13,325	0	13,325
Security of Shop			20000					20,000
Machinaries								0
Total			100,000				60,000	160,000
							0	0



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
TELECOM ITEM	4,500	135,000	1,620,000	1,701,000	1,786,050
Servicing	0	0	0	0	0
Total Sales (A)	4,500	135,000	1,620,000	1,701,000	1,786,050
Less. Variable Expense					
TELECOM ITEM	3,600	108,000	1,296,000	1,360,800	1,428,840
Total variable Expense (B)	3,600	108,000	1,296,000	1,360,800	1,428,840
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000	340,200	357,210
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		550	6,600	6,930	7,277
Transportation		550	6,600	6,930	7,277
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		220	2,640	2,772	2,911
Graud Bill		0	0	0	0
Generator Bill		0	0	0	0
Mobile Bill		315	3,780	3,969	4,167
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		7,635	91,620	92,601	93,631
Net Profit (E) [C-D]		19,365	232,380	247,599	263,579
Investment Payback			24,000	24,000	24,000

Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Cash Inflow			
1.2	Investment Infusion by Investor	60000		
1.3	Net Profit	2,32,380	247599	263579
1.4	Depreciation (Non cash item)			
	Opening Balance of Cash Surplus		208380	431979
2	Total Cash Inflow	292380	431979	6.95,558
2.1	Cash Outflow			
2.2	Purchase of Product	60000		
2.3	Payment of GB Loan	24,000	24,000	24,000
	Investment Pay Back (Including Ownership Tr. Fee)	84,000	24,000	24,000
3	Total Cash Outflow	208,380	431,979	671,558

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 09 Years
Own Business : 09 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

বিসমিল্লাহির রাহমানির রাহিম

কামাল টেলিকম এন্ড ইন্টেলিজেন্স

প্রো: মো: কামাল খান

এখানে মোবাইল সেট, ব্যাটারী, চার্জার, হেডফোন, মেমোরী, ক্যাচিং কর্ডার মোবাইলের যাবতীয় মা
সহ তার, বাক্স, সুইচ, ছকেট ইত্যাদি ইলেকট্রিকের যাবতীয় মালামাল সুলভ মূল্যে বিক্রয় করা হ

পংবাই জোড়া বাজার, নাগরপুর, টাঙ্গাইল। মোবা: ০১৭২৬-১৬৬৩৯০

প্রয়োজনে পাশে
বিকাশ

bKash



একটি লক্ষ ক্রয়ক ব্যাংক প্রতিষ্ঠান

ROCKE
এন্ড
ইন্টেলিজেন্স















বিসমিল্লাহির রাহমানির রাহিম

কামাল টেলিকম এন্ড ই

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প্রয়োজনে পাশে
বিকাশ

bKash



একটি ব্যাংক ব্যাংক প্রতিষ্ঠান

RO
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FAMILY PICTURE

